

SENATE BILL 3013
By Herron

AN ACT to amend Tennessee Code Annotated, Title 56,
relative to the coverage of hearing instruments by
certain policies.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 25, is amended by
adding the following language as a new section to be appropriately designated:

Section 56-7-2508.

(a) Any individual, franchise, blanket or group health insurance policy, medical service plan, contract, hospital service corporation contract, hospital and medical service corporation contract, fraternal benefit society, or health maintenance organization which provides coverage for medical and surgical services, and which is delivered, issued for delivery, amended or renewed on or after July 1, 2006, shall also provide coverage for hearing instruments for persons under eighteen (18) years of age.

(b)

(1) This section shall not apply to policies that provide only hospital indemnity benefits or to policies that provide only benefits for specified accidents.

(2) The issuer of a specified disease policy has the burden of proving that the insured has other insurance that covers hearing instruments for persons under eighteen (18) years of age to the extent guaranteed by this section.

(c) Coverage for hearing instruments for persons under eighteen (18) years of age shall be subject to applicable copayments, coinsurance and deductibles.

(d) For purposes of this section, "hearing instrument" means any instrument or device designed for or represented as aiding, improving or correcting defective human hearing and any parts, attachments or accessories of such an instrument or device.

SECTION 2. This act shall take effect July 1, 2006, the public welfare requiring it. This act shall apply to contracts entered into or renewed on or after July 1, 2006.